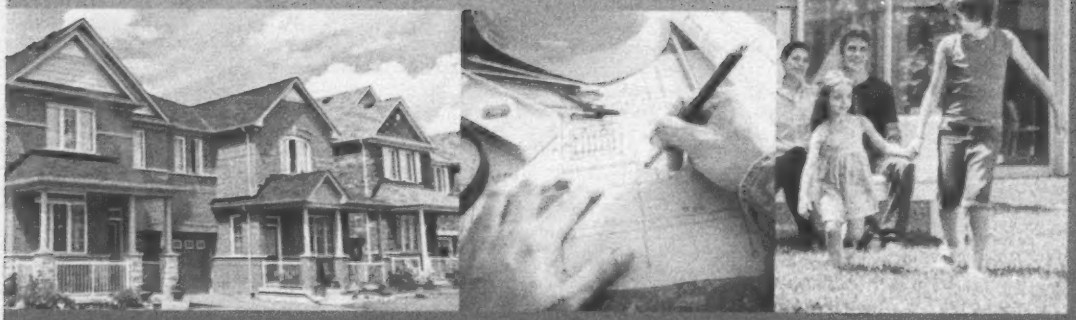
HOUSING MARKET INFORMATION

HOUSING NOW TABLES
Québec CMA

Date Released: Fourth Quarter 2015



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Publication Update!

CMHC's Market Analysis Centre (MAC) is currently undertaking a review of its products suite in order to better serve our clients. Some of CMHC's products are being revamped and other new products are in the planning stages.

As a result, the ***Housing Now*** report has become the ***Housing Now Tables*** and will continue to deliver timely statistics on housing market conditions across Canada, including data on housing starts, completions, mortgage rates, new home prices, absorption rates and economic indicators.

In addition, CMHC will be launching a new publication named the ***Housing Market Insights***. This publication will provide insights, analysis and information to support informed decision making within the housing and housing finance sectors. The ***Housing Market Insights*** will be released shortly.

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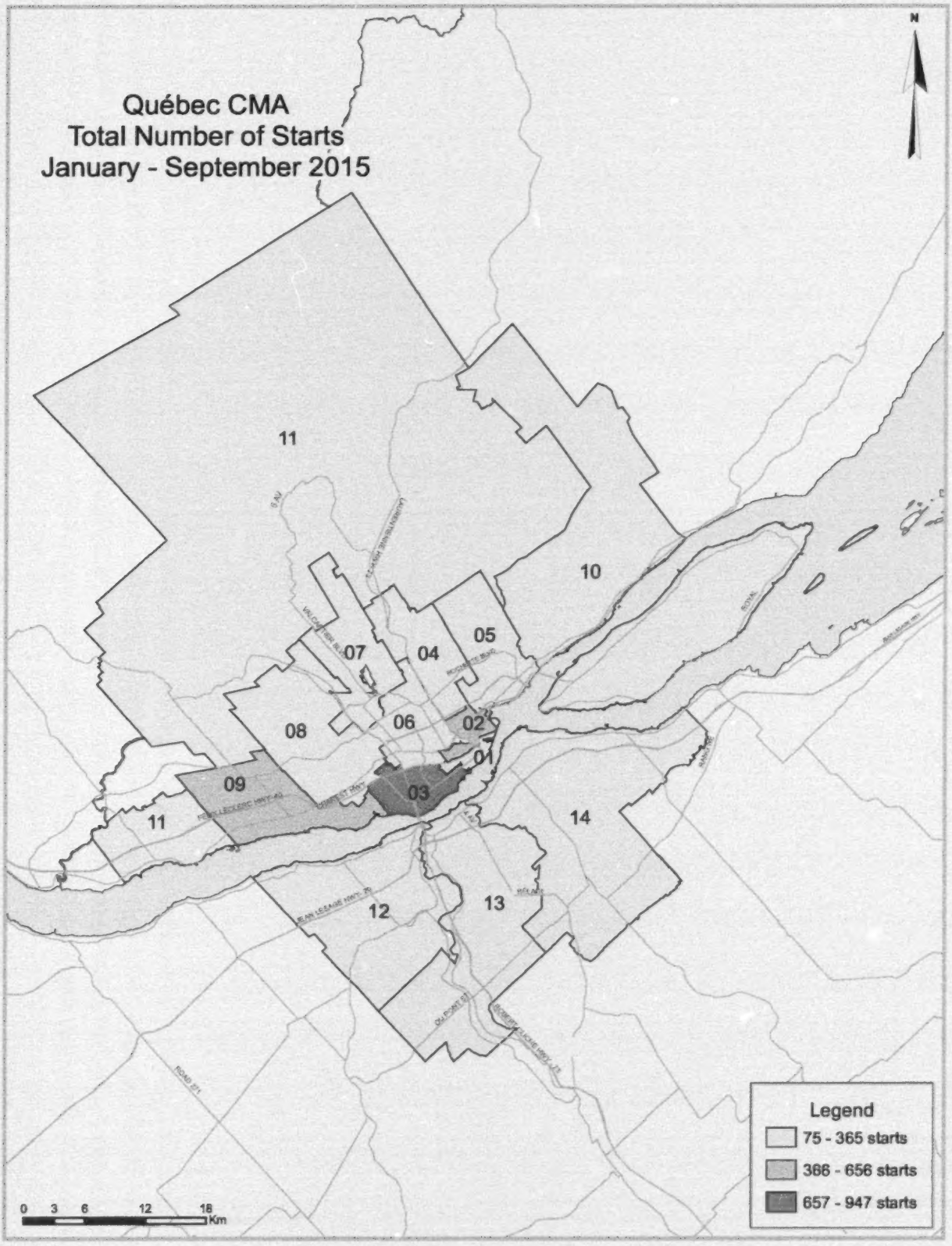
Québec CMA
Total Number of Starts
January - September 2015
N
11
10
05
07
04
08
06
02
01
09
03
11
14
12
13
Legend
75 - 365 starts
366 - 656 starts
657 - 947 starts
0 3 6 12 18
Km

ZONE DESCRIPTIONS - QUEBEC CMA			
Zones	**Name**	**Municipalities and Zones**	**Large Zones**
Zone 1	Haute-Ville	Districts of Saint-Jean-Baptiste, Montcalm, Vieux-Québec–Cap-Blanc–colline-Parlementaire and Saint-Sacrement	Québec Agglomeration
Zone 2	Basse-Ville	Districts of Saint-Roch, Saint-Sauveur, Maizerets, Vieux-Limoilou and Lairet	Québec Agglomeration
Zone 3	Sainte-Foy–Sillery	Districts of Sillery, Cité-Universitaire, Pointe-de-Sainte-Foy, Saint-Louis and Plateau	Québec Agglomeration
Zone 4	Charlesbourg	Borough of Charlesbourg	Québec Agglomeration
Zone 5	Beauport	Borough of Beauport	Québec Agglomeration
Zone 6	Les Rivières	Borough of Les Rivières	Québec Agglomeration
Zone 7	Haute-Saint-Charles	Districts of Lac-Saint-Charles, Châtelets, Saint-Émile and Loretteville	Québec Agglomeration
Zone 8	Val-Bélair–L'Ancienne-Lorette	Districts of Val-Bélair and Aéroport, and city of L'Ancienne-Lorette	Québec Agglomeration
Zone 9	Saint-Augustin–Cap-Rouge	City of Saint-Augustin-de-Desmaures and district of Cap-Rouge	Québec Agglomeration
Zone 10	Côte-de-Beaupré	Regional county municipalities of La Côte-de-Beaupré and L'Île-d'Orléans	Northern Suburbs
Zone 11	Jacques-Cartier	Regional county municipality of La Jacques-Cartier and city of Neuville	Northern Suburbs
Zone 12	South Shore West	Borough of Les Chutes-de-la-Chaudière-Ouest	South Shore
Zone 13	South Shore Centre	Borough of Les Chutes-de-la-Chaudière-Est and municipality of Saint-Lambert-de-Lauzon	South Shore
Zone 14	South Shore East	Borough of Desjardins and municipalities of Saint-Henri and Beaumont	South Shore

HOUSING NOW REPORT TABLES

Available in ALL reports:

1	Housing Starts (SAAR and Trend)
1.1	Housing Activity Summary of CMA
2	Starts by Submarket and by Dwelling Type – Current Month or Quarter
2.1	Starts by Submarket and by Dwelling Type – Year-to-Date
3	Completions by Submarket and by Dwelling Type – Current Month or Quarter
3.1	Completions by Submarket and by Dwelling Type – Year-to-Date
4	Absorbed Single-Detached Units by Price Range
5	MLS® Residential Activity
6	Economic Indicators

Available in SELECTED Reports:

1.2	Housing Activity Summary by Submarket
1.3	History of Housing Activity (once a year)
2.2	Starts by Submarket, by Dwelling Type and by Intended Market – Current Month or Quarter
2.3	Starts by Submarket, by Dwelling Type and by Intended Market – Year-to-Date
2.4	Starts by Submarket and by Intended Market – Current Month or Quarter
2.5	Starts by Submarket and by Intended Market – Year-to-Date
3.2	Completions by Submarket, by Dwelling Type and by Intended Market – Current Month or Quarter
3.3	Completions by Submarket, by Dwelling Type and by Intended Market – Year-to-Date
3.4	Completions by Submarket and by Intended Market – Current Month or Quarter
3.5	Completions by Submarket and by Intended Market – Year-to-Date
4.1	Average Price ($) of Absorbed Single-Detached Units

SYMBOLS

n/a	Not applicable
*	Totals may not add up due to co-operatives and unknown market types
**	Percent change > 200%
-	Nil
--	Amount too small to be expressed
SA	Monthly figures are adjusted to remove normal seasonal variation

Table 1: Housing Starts (SAAR and Trend)
Third Quarter 2015

Quebec CMA[1]	Annual		Monthly SAAR			Trend[2]		
	2013	2014	July 2015	Aug. 2015	Sept. 2015	July 2015	Aug. 2015	Sept. 2015
Single-Detached	961	887	731	1,147	841	812	848	848
Multiples	3,719	3,562	3,936	7,164	5,640	4,570	5,078	5,348
Total	4,680	4,449	4,667	8,311	6,481	5,381	5,926	6,196

	Quarterly SAAR		Actual			YTD		
	2015 Q2	2015 Q3	2014 Q3	2015 Q3	% change	2014 Q3	2015 Q3	% change
Single-Detached	788	864	206	217	5.3%	688	637	-7.4%
Multiples	4,625	4,694	1,331	1,395	4.8%	2,787	3,411	22.4%
Total	5,413	5,558	1,537	1,612	4.9%	3,475	4,048	16.5%

Source: CMHC

[1] Census Metropolitan Area

[2] The trend is a six-month moving average of the monthly seasonally adjusted annual rates (SAAR)

Detailed data available upon request

Table 1.1: Housing Activity Summary of Québec CMA
Third Quarter 2015

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
STARTS									
Q3 2015	217	90	32	0	0	286	0	987	1,612
Q3 2014	206	118	46	0	2	186	4	975	1,537
% Change	5.3	-23.7	-30.4	n/a	-100.0	53.8	-100.0	1.2	4.9
Year-to-date 2015	637	296	71	0	14	935	3	2,092	4,048
Year-to-date 2014	688	436	90	0	4	761	6	1,490	3,475
% Change	-7.4	-32.1	-21.1	n/a	**	22.9	-50.0	40.4	16.5
UNDER CONSTRUCTION									
Q3 2015	303	166	51	0	5	991	4	2,488	4,055
Q3 2014	250	191	86	0	5	650	8	1,699	2,889
% Change	21.2	-13.1	-40.7	n/a	0.0	52.5	-50.0	46.4	40.4
COMPLETIONS									
Q3 2015	176	136	43	0	21	266	0	622	1,300
Q3 2014	281	154	25	0	18	609	0	594	1,681
% Change	-37.4	-11.7	72.0	n/a	16.7	-56.3	n/a	4.7	-22.7
Year-to-date 2015	503	324	118	0	39	449	0	1,473	2,942
Year-to-date 2014	644	430	55	0	28	1,294	0	1,023	3,521
% Change	-21.9	-24.7	114.5	n/a	39.3	-65.3	n/a	44.0	-16.4
COMPLETED & NOT ABSORBED									
Q3 2015	87	145	67	0	22	441	n/a	n/a	762
Q3 2014	64	159	54	0	13	619	n/a	n/a	909
% Change	35.9	-8.8	24.1	n/a	69.2	-28.8	n/a	n/a	-16.2
ABSORBED									
Q3 2015	172	161	52	0	15	367	n/a	n/a	767
Q3 2014	279	168	33	0	20	545	n/a	n/a	1,045
% Change	-38.4	-4.2	57.6	n/a	-25.0	-32.7	n/a	n/a	-26.6
Year-to-date 2015	495	363	126	0	23	603	n/a	n/a	1,610
Year-to-date 2014	665	421	81	0	27	1,310	n/a	n/a	2,504
% Change	-25.6	-13.8	55.6	n/a	-14.8	-54.0	n/a	n/a	-35.7

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.2: Housing Activity Summary by Submarket
Third Quarter 2015

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
STARTS									
Québec Agglomeration									
Q3 2015	48	64	22	0	0	270	0	916	1,320
Q3 2014	60	88	11	0	0	170	4	617	950
Northern Suburbs									
Q3 2015	109	6	2	0	0	0	0	1	118
Q3 2014	101	16	8	0	2	3	0	2	132
South Shore									
Q3 2015	60	20	8	0	0	16	0	70	174
Q3 2014	45	14	27	0	0	13	0	356	455
Québec CMA									
Q3 2015	217	90	32	0	0	286	0	987	1,612
Q3 2014	206	118	46	0	2	186	4	975	1,537
City of Québec									
Q3 2015	46	64	22	0	0	129	0	916	1,177
Q3 2014	58	88	11	0	0	170	4	617	948
City of Lévis									
Q3 2015	53	18	8	0	0	16	0	70	165
Q3 2014	36	10	27	0	0	13	0	338	424
UNDER CONSTRUCTION									
Québec Agglomeration									
Q3 2015	70	110	27	0	0	895	0	2,055	3,157
Q3 2014	85	129	37	0	0	606	4	1,116	1,977
Northern Suburbs									
Q3 2015	157	30	4	0	5	38	4	2	240
Q3 2014	107	30	10	0	5	13	4	1	170
South Shore									
Q3 2015	76	26	20	0	0	58	0	431	658
Q3 2014	58	32	39	0	0	31	0	582	742
Québec CMA									
Q3 2015	303	166	51	0	5	991	4	2,488	4,055
Q3 2014	250	191	86	0	5	650	8	1,699	2,889
City of Québec									
Q3 2015	69	110	24	0	0	514	0	1,884	2,601
Q3 2014	82	129	23	0	0	457	4	1,116	1,811
City of Lévis									
Q3 2015	66	24	20	0	0	58	0	431	646
Q3 2014	47	26	37	0	0	31	0	564	705

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.2: Housing Activity Summary by Submarket
Third Quarter 2015

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
COMPLETIONS									
Québec Agglomeration									
Q3 2015	59	86	17	0	19	182	0	511	874
Q3 2014	71	90	6	0	16	479	0	526	1,188
Northern Suburbs									
Q3 2015	63	16	11	0	2	9	0	12	113
Q3 2014	151	18	7	0	2	71	0	2	251
South Shore									
Q3 2015	54	34	15	0	0	75	0	99	313
Q3 2014	59	46	12	0	0	59	0	66	242
Québec CMA									
Q3 2015	176	136	43	0	21	266	0	622	1,300
Q3 2014	281	154	25	0	18	609	0	594	1,681
City of Québec									
Q3 2015	55	86	17	0	19	172	0	511	860
Q3 2014	66	90	6	0	16	345	0	514	1,037
City of Lévis									
Q3 2015	46	28	15	0	0	75	0	63	263
Q3 2014	54	44	12	0	0	59	0	66	235
COMPLETED & NOT ABSORBED									
Québec Agglomeration									
Q3 2015	35	86	25	0	18	360	n/a	n/a	524
Q3 2014	39	78	27	0	9	505	n/a	n/a	658
Northern Suburbs									
Q3 2015	28	24	13	0	4	28	n/a	n/a	97
Q3 2014	11	38	9	0	4	41	n/a	n/a	103
South Shore									
Q3 2015	24	35	29	0	0	53	n/a	n/a	141
Q3 2014	14	43	18	0	0	73	n/a	n/a	148
Québec CMA									
Q3 2015	87	145	67	0	22	441	n/a	n/a	762
Q3 2014	64	159	54	0	13	619	n/a	n/a	909
City of Québec									
Q3 2015	33	86	21	0	18	320	n/a	n/a	478
Q3 2014	36	76	27	0	9	430	n/a	n/a	578
City of Lévis									
Q3 2015	22	31	27	0	0	52	n/a	n/a	132
Q3 2014	13	40	14	0	0	70	n/a	n/a	137

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.2: Housing Activity Summary by Submarket
Third Quarter 2015

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
ABSORBED									
Québec Agglomeration									
Q3 2015	60	105	27	0	14	281	n/a	n/a	487
Q3 2014	71	112	16	0	19	416	n/a	n/a	634
Northern Suburbs									
Q3 2015	57	19	12	0	1	13	n/a	n/a	102
Q3 2014	153	19	4	0	1	64	n/a	n/a	241
South Shore									
Q3 2015	55	37	13	0	0	73	n/a	n/a	178
Q3 2014	55	37	13	0	0	65	n/a	n/a	170
Québec CMA									
Q3 2015	172	161	52	0	15	367	n/a	n/a	767
Q3 2014	279	168	33	0	20	545	n/a	n/a	1,045
City of Québec									
Q3 2015	58	105	27	0	14	251	n/a	n/a	455
Q3 2014	67	105	16	0	19	342	n/a	n/a	549
City of Lévis									
Q3 2015	48	32	13	0	0	73	n/a	n/a	166
Q3 2014	50	34	13	0	0	65	n/a	n/a	162

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 2: Starts by Submarket and by Dwelling Type
Third Quarter 2015

Submarket	Single		Semi		Row		Apt. & Other		Total		
	Q3 2015	Q3 2014	Q3 2015	Q3 2014	Q3 2015	Q3 2014	Q3 2015	Q3 2014	Q3 2015	Q3 2014	% Change
Québec Agglomeration											
Haute-Ville	0	0	0	4	0	4	12	119	12	127	-90.6
Basse-Ville	1	0	0	0	0	0	263	8	264	8	**
Sainte-Foy–Sillery	9	11	4	4	0	0	545	112	558	127	**
Charlesbourg	13	9	10	22	5	0	12	126	40	157	-74.5
Beauport	4	7	14	2	5	11	24	239	47	259	-81.9
Les Rivières	0	1	0	8	0	0	21	64	21	73	-71.2
Haute-Saint-Charles	12	15	24	46	6	0	86	89	128	150	-14.7
Val-Bélair–L'Ancienne-Lorette	6	15	10	2	0	0	88	30	104	47	121.3
Saint-Augustin–Cap-Rouge	3	2	2	0	0	0	141	0	146	2	**
Northern Suburbs											
Côte-de-Beaupré	19	24	0	0	0	4	0	0	19	28	-32.1
Jacques-Cartier	90	77	6	18	0	0	3	9	99	104	-4.8
South Shore											
South Shore West	27	18	6	2	0	10	29	4	62	34	82.4
South Shore Centre	12	13	8	4	4	0	14	335	38	352	-89.2
South Shore East	21	14	6	8	0	15	47	32	74	69	7.2
Québec CMA	217	206	90	120	20	44	1,285	1,167	1,612	1,537	4.9

Table 2.1: Starts by Submarket and by Dwelling Type
January - September 2015

Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	% Change
Québec Agglomeration											
Haute-Ville	0	1	0	4	0	4	101	156	101	165	-38.8
Basse-Ville	2	0	0	0	0	0	381	37	383	37	**
Sainte-Foy–Sillery	23	34	8	24	0	4	916	257	947	319	196.9
Charlesbourg	40	44	40	74	18	0	226	145	324	263	23.2
Beauport	19	32	24	26	9	11	104	391	156	460	-66.1
Les Rivières	3	6	4	12	4	0	334	210	345	228	51.3
Haute-Saint-Charles	36	52	72	110	6	0	133	186	247	348	-29.0
Val-Bélair–L'Ancienne-Lorette	22	50	34	46	3	14	132	127	191	237	-19.4
Saint-Augustin–Cap-Rouge	17	9	2	0	0	0	412	157	431	166	159.6
Northern Suburbs											
Côte-de-Beaupré	70	62	0	2	4	4	1	2	75	70	7.1
Jacques-Cartier	209	265	52	62	0	0	26	35	287	362	-20.7
South Shore											
South Shore West	84	45	10	8	0	10	76	156	170	219	-22.4
South Shore Centre	42	39	28	28	4	4	67	361	141	432	-67.4
South Shore East	70	49	22	46	0	27	158	47	250	169	47.9
Québec CMA	637	688	296	442	48	78	3,067	2,267	4,048	3,475	16.5

Source: CMHC (Starts and Completions Survey)

Table 2.2: Starts by Submarket, by Dwelling Type and by Intended Market
Third Quarter 2015

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Q3 2015	Q3 2014	Q3 2015	Q3 2014	Q3 2015	Q3 2014	Q3 2015	Q3 2014
Québec Agglomeration								
Haute-Ville	0	0	0	4	0	58	12	61
Basse-Ville	0	0	0	0	0	8	263	0
Sainte-Foy–Sillery	0	0	0	0	62	0	483	112
Charlesbourg	5	0	0	0	6	12	6	114
Beauport	5	11	0	0	8	29	16	210
Les Rivières	0	0	0	0	18	63	3	1
Haute-Saint-Charles	6	0	0	0	3	0	83	89
Val-Bélair–L'Ancienne-Lorette	0	0	0	0	38	0	50	30
Saint-Augustin–Cap-Rouge	0	0	0	0	141	0	0	0
Northern Suburbs								
Côte-de-Beaupré	0	4	0	0	0	0	0	0
Jacques-Cartier	0	0	0	0	2	7	1	2
South Shore								
South Shore West	0	10	0	0	6	0	23	4
South Shore Centre	4	0	0	0	10	10	4	325
South Shore East	0	15	0	0	4	5	43	27
Québec CMA	20	40	0	4	298	192	987	975

Table 2.3: Starts by Submarket, by Dwelling Type and by Intended Market
January - September 2015

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014
Québec Agglomeration								
Haute-Ville	0	0	0	4	89	95	12	61
Basse-Ville	0	0	0	0	0	21	381	16
Sainte-Foy–Sillery	0	4	0	0	126	24	790	233
Charlesbourg	15	0	3	0	34	24	192	121
Beauport	9	11	0	0	38	126	66	265
Les Rivières	4	0	0	0	46	170	288	40
Haute-Saint-Charles	6	0	0	0	35	56	98	130
Val-Bélair–L'Ancienne-Lorette	3	14	0	0	76	62	56	65
Saint-Augustin–Cap-Rouge	0	0	0	0	412	145	0	12
Northern Suburbs								
Côte-de-Beaupré	4	4	0	0	0	2	1	0
Jacques-Cartier	0	0	0	0	23	25	3	10
South Shore								
South Shore West	0	10	0	0	24	0	52	156
South Shore Centre	4	4	0	0	50	20	17	341
South Shore East	0	27	0	0	22	7	136	40
Québec CMA	45	74	3	4	975	777	2,092	1,490

Source: CMHC (Starts and Completions Survey)

Table 2.4: Starts by Submarket and by Intended Market
Third Quarter 2015

Submarket	Freehold		Condominium		Rental		Total*	
	Q3 2015	Q3 2014	Q3 2015	Q3 2014	Q3 2015	Q3 2014	Q3 2015	Q3 2014
Québec Agglomeration								
Haute-Ville	0	4	0	58	12	65	12	127
Basse-Ville	1	0	0	8	263	0	264	8
Sainte-Foy–Sillery	13	15	62	0	483	112	558	127
Charlesbourg	30	31	4	12	6	114	40	157
Beauport	25	20	6	29	16	210	47	259
Les Rivières	0	9	18	63	3	1	21	73
Haute-Saint-Charles	42	61	3	0	83	89	128	150
Val-Bélair–L'Ancienne-Lorette	18	17	36	0	50	30	104	47
Saint-Augustin–Cap-Rouge	5	2	141	0	0	0	146	2
Northern Suburbs								
Côte-de-Beaupré	19	28	0	0	0	0	19	28
Jacques-Cartier	98	97	0	5	1	2	99	104
South Shore								
South Shore West	33	30	6	0	23	4	62	34
South Shore Centre	24	17	10	10	4	325	38	352
South Shore East	31	39	0	3	43	27	74	69
Québec CMA	339	370	286	188	987	979	1,612	1,537

Table 2.5: Starts by Submarket and by Intended Market
January - September 2015

Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014
Québec Agglomeration								
Haute-Ville	0	5	89	95	12	65	101	165
Basse-Ville	2	0	0	21	381	16	383	37
Sainte-Foy–Sillery	35	62	122	22	790	235	947	319
Charlesbourg	95	118	34	24	195	121	324	263
Beauport	54	69	36	126	66	265	156	460
Les Rivières	7	18	50	170	288	40	345	228
Haute-Saint-Charles	120	162	29	56	98	130	247	348
Val-Bélair–L'Ancienne-Lorette	61	110	74	62	56	65	191	237
Saint-Augustin–Cap-Rouge	19	9	412	145	0	12	431	166
Northern Suburbs								
Côte-de-Beaupré	74	70	0	0	1	0	75	70
Jacques-Cartier	269	331	15	21	3	10	287	362
South Shore								
South Shore West	96	63	22	0	52	156	170	219
South Shore Centre	76	71	48	20	17	341	141	432
South Shore East	96	126	18	3	136	40	250	169
Québec CMA	1,004	1,214	949	765	2,095	1,496	4,048	3,475

Source: CMHC (Starts and Completions Survey)

Table 3: Completions by Submarket and by Dwelling Type
Third Quarter 2015

Submarket	Single		Semi		Row		Apt. & Other		Total		
	Q3 2015	Q3 2014	Q3 2015	Q3 2014	Q3 2015	Q3 2014	Q3 2015	Q3 2014	Q3 2015	Q3 2014	% Change
Québec Agglomeration											
Haute-Ville	0	1	2	0	0	0	57	0	59	1	**
Basse-Ville	1	0	0	0	0	0	0	110	1	110	-99.1
Sainte-Foy–Sillery	9	11	4	16	0	4	141	117	154	148	4.1
Charlesbourg	17	9	14	20	13	0	186	42	230	71	**
Beauport	8	15	12	14	7	0	48	342	75	371	-79.8
Les Rivières	1	3	2	0	4	0	94	75	101	78	29.5
Haute-Saint-Charles	14	12	40	34	0	0	112	110	166	156	6.4
Val-Bélair–L'Ancienne-Lorette	5	18	14	20	0	0	65	77	84	115	-27.0
Saint-Augustin–Cap-Rouge	4	2	0	2	0	0	0	134	4	138	-97.1
Northern Suburbs											
Côte-de-Beaupré	25	30	0	2	4	0	0	71	29	103	-71.8
Jacques-Cartier	38	121	18	18	5	5	23	4	84	148	-43.2
South Shore											
South Shore West	19	20	4	6	0	0	28	50	51	76	-32.9
South Shore Centre	9	18	20	20	0	0	46	37	75	75	0.0
South Shore East	26	21	10	20	15	12	136	38	187	91	105.5
Québec CMA	176	281	140	172	48	21	936	1,207	1,300	1,681	-22.7

Table 3.1: Completions by Submarket and by Dwelling Type
January - September 2015

Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	% Change
Québec Agglomeration											
Haute-Ville	0	1	2	0	0	0	113	93	115	94	22.3
Basse-Ville	1	0	2	0	0	0	21	201	24	201	-88.1
Sainte-Foy–Sillery	18	32	10	26	0	4	317	170	345	232	48.7
Charlesbourg	31	39	44	84	33	0	192	88	300	211	42.2
Beauport	18	41	26	34	19	14	272	502	335	591	-43.3
Les Rivières	3	5	6	4	4	0	397	276	410	285	43.9
Haute-Saint-Charles	33	40	62	104	0	0	134	196	229	340	-32.6
Val-Bélair–L'Ancienne-Lorette	30	42	52	54	7	0	96	159	185	255	-27.5
Saint-Augustin–Cap-Rouge	16	13	2	2	0	0	2	285	20	300	-93.3
Northern Suburbs											
Côte-de-Beaupré	49	52	2	2	10	10	0	72	61	136	-55.1
Jacques-Cartier	136	256	48	56	9	5	31	27	224	344	-34.9
South Shore											
South Shore West	69	42	10	10	0	0	177	73	256	125	104.8
South Shore Centre	38	39	32	28	0	6	85	69	155	142	9.2
South Shore East	61	42	32	46	21	12	169	165	283	265	6.8
Québec CMA	503	644	330	450	103	51	2,006	2,376	2,942	3,521	-16.4

Source: CMHC (Starts and Completions Survey)

Table 3.2: Completions by Submarket, by Dwelling Type and by Intended Market Third Quarter 2015

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Q3 2015	Q3 2014	Q3 2015	Q3 2014	Q3 2015	Q3 2014	Q3 2015	Q3 2014
Québec Agglomeration								
Haute-Ville	0	0	0	0	17	0	40	0
Basse-Ville	0	0	0	0	0	110	0	0
Sainte-Foy–Sillery	0	4	0	0	5	78	136	39
Charlesbourg	13	0	0	0	73	0	113	42
Beauport	7	0	0	0	26	56	22	286
Les Rivières	4	0	0	0	16	41	78	34
Haute-Saint-Charles	0	0	0	0	9	32	103	78
Val-Bélair–L'Ancienne-Lorette	0	0	0	0	46	42	19	35
Saint-Augustin–Cap-Rouge	0	0	0	0	0	122	0	12
Northern Suburbs								
Côte-de-Beaupré	4	0	0	0	0	71	0	0
Jacques-Cartier	5	5	0	0	11	2	12	2
South Shore								
South Shore West	0	0	0	0	16	47	12	3
South Shore Centre	0	0	0	0	20	8	26	29
South Shore East	15	12	0	0	39	4	61	34
Québec CMA	48	21	0	0	278	613	622	594

Table 3.3: Completions by Submarket, by Dwelling Type and by Intended Market January - September 2015

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014
Québec Agglomeration								
Haute-Ville	0	0	0	0	46	93	67	0
Basse-Ville	0	0	0	0	21	201	0	0
Sainte-Foy–Sillery	0	4	0	0	18	130	299	40
Charlesbourg	33	0	0	0	79	31	113	57
Beauport	19	14	0	0	36	96	236	406
Les Rivières	4	0	0	0	106	120	291	156
Haute-Saint-Charles	0	0	0	0	16	61	118	135
Val-Bélair–L'Ancienne-Lorette	7	0	0	0	54	96	42	63
Saint-Augustin–Cap-Rouge	0	0	0	0	2	273	0	12
Northern Suburbs								
Côte-de-Beaupré	10	10	0	0	0	71	0	1
Jacques-Cartier	9	5	0	0	17	15	14	12
South Shore								
South Shore West	0	0	0	0	16	62	161	11
South Shore Centre	0	6	0	0	38	24	47	45
South Shore East	21	12	0	0	48	33	85	85
Québec CMA	103	51	0	0	497	1,306	1,473	1,023

Source: CMHC (Starts and Completions Survey)

Table 3.4: Completions by Submarket and by Intended Market
Third Quarter 2015

Submarket	Freehold		Condominium		Rental		Total*	
	Q3 2015	Q3 2014	Q3 2015	Q3 2014	Q3 2015	Q3 2014	Q3 2015	Q3 2014
Québec Agglomeration								
Haute-Ville	2	1	17	0	40	0	59	1
Basse-Ville	1	0	0	110	0	0	1	110
Sainte-Foy–Sillery	15	29	3	80	136	39	154	148
Charlesbourg	42	29	75	0	113	42	230	71
Beauport	24	29	29	56	22	286	75	371
Les Rivières	1	3	22	41	78	34	101	78
Haute-Saint-Charles	54	34	9	44	103	78	166	156
Val-Bélair–L'Ancienne-Lorette	19	38	46	42	19	35	84	115
Saint-Augustin–Cap-Rouge	4	4	0	122	0	12	4	138
Northern Suburbs								
Côte-de-Beaupré	29	32	0	71	0	0	29	103
Jacques-Cartier	61	144	11	2	12	2	84	148
South Shore								
South Shore West	23	26	16	47	12	3	51	76
South Shore Centre	29	38	20	8	26	29	75	75
South Shore East	51	53	39	4	61	34	187	91
Québec CMA	355	460	287	627	622	594	1,300	1,681

Table 3.5: Completions by Submarket and by Intended Market
January - September 2015

Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014
Québec Agglomeration								
Haute-Ville	2	1	46	93	67	0	115	94
Basse-Ville	3	0	21	201	0	0	24	201
Sainte-Foy–Sillery	40	62	6	130	299	40	345	232
Charlesbourg	100	123	87	31	113	57	300	211
Beauport	58	79	41	106	236	406	335	591
Les Rivières	7	9	112	120	291	156	410	285
Haute-Saint-Charles	99	134	12	71	118	135	229	340
Val-Bélair–L'Ancienne-Lorette	89	100	54	92	42	63	185	255
Saint-Augustin–Cap-Rouge	18	15	2	273	0	12	20	300
Northern Suburbs								
Côte-de-Beaupré	61	64	0	71	0	1	61	136
Jacques-Cartier	195	317	15	15	14	12	224	344
South Shore								
South Shore West	79	52	16	62	161	11	256	125
South Shore Centre	74	73	34	24	47	45	155	142
South Shore East	120	100	42	33	85	85	283	265
Québec CMA	945	1,129	488	1,322	1,473	1,023	2,942	3,521

Source: CMHC (Starts and Completions Survey)

Table 4: Absorbed Single-Detached Units by Price Range
Third Quarter 2015

Submarket	Price Ranges										Total	Median Price ($)	Average Price ($)
	< $200,000		$200,000 - $299,999		$300,000 - $399,999		$400,000 - $499,999		$500,000 +				
	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)			
Québec Agglomeration													
Q3 2015	1	2.9	10	28.6	11	31.4	4	11.4	9	25.7	35	-	-
Q3 2014	1	1.9	16	30.8	10	19.2	10	19.2	15	28.8	52	-	245,000
Year-to-date 2015	5	4.6	42	38.5	25	22.9	16	14.7	21	19.3	109	-	295,000
Year-to-date 2014	11	7.2	65	42.8	24	15.8	23	15.1	29	19.1	152	-	225,173
Northern Suburbs													
Q3 2015	0	0.0	12	41.4	7	24.1	4	13.8	6	20.7	29	-	-
Q3 2014	1	1.2	39	46.4	21	25.0	10	11.9	13	15.5	84	-	367,496
Year-to-date 2015	0	0.0	45	42.9	23	21.9	23	21.9	14	13.3	105	-	272,586
Year-to-date 2014	4	2.3	88	49.7	43	24.3	16	9.0	26	14.7	177	-	316,468
South Shore													
Q3 2015	2	5.0	4	10.0	14	35.0	14	35.0	6	15.0	40	-	-
Q3 2014	1	2.3	18	41.9	17	39.5	5	11.6	2	4.7	43	-	349,227
Year-to-date 2015	2	1.6	32	25.8	42	33.9	30	24.2	18	14.5	124	-	339,435
Year-to-date 2014	2	1.9	50	46.7	38	35.5	6	5.6	11	10.3	107	-	349,227
Québec CMA													
Q3 2015	3	2.9	26	25.0	32	30.8	22	21.2	21	20.2	104	372,500	386,137
Q3 2014	3	1.7	73	40.8	48	26.8	25	14.0	30	16.8	179	310,000	360,766
Year-to-date 2015	7	2.1	119	35.2	90	26.6	69	20.4	53	15.7	338	350,000	369,980
Year-to-date 2014	17	3.9	203	46.6	105	24.1	45	10.3	66	15.1	436	295,000	346,398
City of Québec													
Q3 2015	1	3.0	10	30.3	11	33.3	3	9.1	8	24.2	33	350,000	394,216
Q3 2014	1	2.0	16	32.7	10	20.4	8	16.3	14	28.6	49	325,000	410,466
Year-to-date 2015	5	5.1	38	38.8	23	23.5	12	12.2	20	20.4	98	350,000	366,605
Year-to-date 2014	10	7.2	60	43.5	20	14.5	21	15.2	27	19.6	138	295,000	358,447
City of Lévis													
Q3 2015	2	5.4	3	8.1	12	32.4	14	37.8	6	16.2	37	405,000	399,211
Q3 2014	1	2.6	15	39.5	16	42.1	4	10.5	2	5.3	38	302,500	324,081
Year-to-date 2015	2	1.7	29	25.0	37	31.9	30	25.9	18	15.5	116	390,000	379,409
Year-to-date 2014	1	1.1	41	45.1	33	36.3	5	5.5	11	12.1	91	300,000	347,617

Source: CMHC (Market Absorption Survey)

Table 4.1: Average Price ($) of Absorbed Single-detached Units Third Quarter 2015						
Submarket	**Q3 2015**	**Q3 2014**	**% Change**	**YTD 2015**	**YTD 2014**	**% Change**
Québec Agglomeration						
Haute-Ville	--	--	n/a	--	--	n/a
Basse-Ville	--	--	n/a	--	--	n/a
Sainte-Foy–Sillery	--	--	n/a	--	--	n/a
Charlesbourg	--	--	n/a	--	--	n/a
Beauport	--	--	n/a	--	--	n/a
Les Rivières	--	--	n/a	--	--	n/a
Haute-Saint-Charles	--	--	n/a	--	--	n/a
Val-Bélair–L'Ancienne-Lorette	--	--	n/a	--	--	n/a
Saint-Augustin–Cap-Rouge	--	--	n/a	--	--	n/a
Northern Suburbs						
Côte-de-Beaupré	--	435,166	n/a	--	435,166	n/a
Jacques-Cartier	--	--	n/a	272,586	265,032	2.9
South Shore						
South Shore West	--	--	n/a	--	--	n/a
South Shore Centre	--	--	n/a	--	--	n/a
South Shore East	--	--	n/a	--	--	n/a
Québec CMA	**386,137**	**359,655**	**7.4**	**366,595**	**343,829**	**6.6**

Source: CMHC (Market Absorption Survey)

Table 5: Centris® Residential Activity[1] for Quebec

	Number of Sales	Number of New Listings	Number of Active Listings	Average Price ($)	Active Listings to Sales Ratio[2]	Last Four Quarters[3] Average Price[2] ($)	Last Four Quarters[3] Active Listings to Sales Ratio[2]
SINGLE FAMILY*							
Q3 2015	897	1,971	4,086	284,877	13.7	275,499	10.7
Q3 2014	929	1,982	3,683	280,074	11.9	273,642	9.8
% Change	-3.4	-0.6	10.9	1.7	n/a	0.7	n/a
YTD 2015	3,627	6,879	4,201	277,058	10.4	n/a	n/a
YTD 2014	3,487	6,646	3,699	273,882	9.5	n/a	n/a
% Change	4.0	3.5	13.6	1.2	n/a	n/a	n/a
CONDOMINIUMS*							
Q3 2015	298	806	2,412	224,985	24.3	224,414	18.6
Q3 2014	295	826	2,190	237,228	22.3	226,520	19.0
% Change	1.0	-2.4	10.2	-5.2	n/a	-0.9	n/a
YTD 2015	1,240	3,018	2,478	223,454	18.0	n/a	n/a
YTD 2014	1,170	2,925	2,277	226,581	17.5	n/a	n/a
% Change	6.0	3.2	8.8	-1.4	n/a	n/a	n/a
PLEX*							
Q3 2015	106	235	487	307,661	13.8	310,423	12.9
Q3 2014	98	250	454	305,703	13.9	306,149	10.6
% Change	8.2	-6.0	7.2	0.6	n/a	1.4	n/a
YTD 2015	354	760	500	308,960	12.7	n/a	n/a
YTD 2014	383	824	442	303,979	10.4	n/a	n/a
% Change	-7.6	-7.8	12.9	1.6	n/a	n/a	n/a
TOTAL							
Q3 2015	1,301	3,018	7,000	272,506	16.1	265,986	12.7
Q3 2014	1,323	3,064	6,336	272,433	14.4	264,938	12.0
% Change	-1.7	-1.5	10.5	0.0	n/a	0.4	n/a
YTD 2015	5,222	10,669	7,192	266,538	12.4	n/a	n/a
YTD 2014	5,047	10,408	6,427	264,974	11.5	n/a	n/a
% Change	3.5	2.5	11.9	0.6	n/a	n/a	n/a

[1] Source: QFREB by the Centris® system
[2] Calculations: CMHC.
[3] Weighted average for the last four quarters, to reduce strong variations from one quarter to another and give a clearer trend.
-- Data not available when there are fewer than 30 sales.
n/a Not applicable.
* Refer to Centris® for the definitions.
** Observed change greater than 100%.

Table 6: Economic Indicators
Third Quarter 2015

		Interest Rates			NHPI, Total, Québec CMA 2007=100	CPI, 2002 =100	Québec Labour Market			
		P & I Per $100,000	Mortgage Rates (%)				Employment SA (,000)	Unemployment Rate (%) SA	Participation Rate (%) SA	Average Weekly Earnings ($)
			1 Yr. Term	5 Yr. Term						
2014	January	595	3.14	5.24	122.6	121.9	440.1	4.5	69.4	847
	February	595	3.14	5.24	122.6	122.7	443.1	4.4	69.8	845
	March	581	3.14	4.99	122.6	123.0	442.5	4.6	69.8	842
	April	570	3.14	4.79	122.6	123.6	438.1	5.0	69.4	841
	May	570	3.14	4.79	122.6	123.9	434.0	5.4	69.1	834
	June	570	3.14	4.79	122.9	124.0	432.7	5.7	69.0	834
	July	570	3.14	4.79	123.0	123.8	436.7	6.0	69.8	834
	August	570	3.14	4.79	123.1	124.0	436.0	5.8	69.5	834
	September	570	3.14	4.79	123.1	124.1	434.0	5.7	69.0	825
	October	570	3.14	4.79	123.1	124.5	429.6	5.3	68.0	814
	November	570	3.14	4.79	123.2	123.9	428.0	5.3	67.8	814
	December	570	3.14	4.79	123.2	122.9	425.6	5.4	67.4	809
2015	January	570	3.14	4.79	123.2	122.7	425.6	5.6	67.5	820
	February	567	2.89	4.74	123.0	123.9	425.8	5.6	67.6	826
	March	567	2.89	4.74	123.1	124.8	432.4	5.3	68.3	837
	April	561	2.89	4.64	123.1	124.8	437.3	5.0	68.9	833
	May	561	2.89	4.64	122.3	125.3	446.1	4.1	69.6	830
	June	561	2.89	4.64	122.5	125.2	446.9	4.0	69.6	831
	July	561	2.89	4.64	122.5	125.3	446.3	4.0	69.4	828
	August	561	2.89	4.64	122.3	125.2	445.3	4.9	69.9	839
	September	561	2.89	4.64		125.1	445.0	4.9	69.8	845
	October									
	November									
	December									

"P & I" means Principal and Interest (assumes $100,000 mortgage amortized over 25 years using current 5 year interest rate)
"NHPI" means New Housing Price Index
"CPI" means Consumer Price Index
"SA" means Seasonally Adjusted

Source: CMHC, adapted from Statistics Canada (CANSIM), Statistics Canada (CANSIM)

METHODOLOGY

Starts & Completions Survey Methodology

The Starts and Completions Survey is conducted by way of site visits which are used to confirm that new units have reached set stages in the construction process. Since most municipalities in the country issue building permits, these are used as an indication of where construction is likely to take place. In areas where there are no permits, reliance has to be placed either on local sources or searching procedures.

The Starts and Completions Survey is carried out monthly in urban areas with population in excess of 50,000, as defined by the 2011 Census. In urban areas with populations of 10,000 to 49,999, all Starts are enumerated in the last month of the quarter (i.e. four times a year, in March, June, September and December). In these centres with quarterly enumeration, Completion activity is modeled based on historical patterns. Monthly Starts and Completions activity in these quarterly locations are statistically estimated at a provincial level for single and multi categories. Centres with populations below 10,000 are enumerated on a sample basis, also in the last month of each quarter (i.e. four times a year, in March, June, September and December).

The Starts and Completions Survey enumerates dwelling units in new structures only, designed for non-transient and year-round occupancy.

Mobile homes are included in the surveys. A mobile home is a type of manufactured house that is completely assembled in a factory and then moved to a foundation before it is occupied.

Trailers or any other movable dwelling (the larger often referred to as a mobile home) with no permanent foundation are excluded from the survey.

Conversions and/or alterations within an existing structure are excluded from the surveys as are seasonal dwellings, such as: summer cottages, hunting and ski cabins, trailers and boat houses; and hostel accommodations, such as: hospitals, nursing homes, penal institutions, convents, monasteries, military and industrial camps, and collective types of accommodation such as: hotels, clubs, and lodging homes.

Market Absorption Survey Methodology

The Market Absorption Survey is carried out in conjunction with the Starts and Completions Survey in urban areas with populations in excess of 50,000. When a structure is recorded as completed, an update is also made as units are sold or rented. The dwellings are then enumerated each month until such time as full absorption occurs.

STARTS AND COMPLETIONS SURVEY AND MARKET ABSORPTION SURVEY DEFINITIONS

A "**dwelling unit**", for purposes of the Starts and Completions Survey, is defined as a structurally separate set of self-contained living premises with a private entrance from outside the building or from a common hall, lobby, or stairway inside the building. Such an entrance must be one that can be used without passing through another separate dwelling unit.

A "**start**", for purposes of the Starts and Completions Survey, is defined as the beginning of construction work on a building, usually when the concrete has been poured for the whole of the footing around the structure, or an equivalent stage where a basement will not be part of the structure.

The number of units "**under construction**" as at the end of the period shown, takes into account certain adjustments which are necessary for various reasons. For example, after a start on a dwelling has commenced construction may cease, or a structure, when completed, may contain more or fewer dwelling units than were reported at start.

A "**completion**", for purposes of the Starts and Completions Survey, is defined as the stage at which all the proposed construction work on a dwelling unit has been performed, although under some circumstances a dwelling may be counted as completed where up to 10 per cent of the proposed work remains to be done.

The term "**absorbed**" means that a housing unit is no longer on the market (i.e. has been sold or rented). This usually happens when a binding contract is secured by a non-refundable deposit and has been signed by a qualified purchaser. The purpose of the Market Absorption Survey is to measure the rate at which units are sold or rented after they are completed, as well as collect prices.

DWELLING TYPES:

A "**Single-Detached**" dwelling (also referred to as "**Single**") is a building containing only one dwelling unit, which is completely separated on all sides from any other dwelling or structure. Includes link homes, where two units may share a common basement wall but are separated above grade. Also includes cluster-single developments.

A "**Semi-Detached (Double)**" dwelling (also referred to as "**Semi**") is one of two dwellings located side-by-side in a building, adjoining no other structure and separated by a common or party wall extending from ground to roof.

A "**Row (Townhouse)**" dwelling is a one family dwelling unit in a row of three or more attached dwellings separated by a common or party wall extending from ground to roof.

The term "**Apartment and other**" includes all dwellings other than those described above, including structures commonly known as stacked townhouses, duplexes, triplexes, double duplexes and row duplexes.

INTENDED MARKET:

The "**intended market**" is the tenure in which the unit is being marketed. This includes the following categories:

Freehold: A residence where the owner owns the dwelling and lot outright.

Condominium (including Strata-Titled): An individual dwelling which is privately owned, but where the building and/or the land are collectively owned by all dwelling unit owners. A condominium is a form of ownership rather than a type of house.

Rental: Dwelling constructed for rental purposes regardless of who finances the structure.

GEOGRAPHICAL TERMS:

A census metropolitan area (CMA) or a census agglomeration (CA) is formed by one or more adjacent municipalities centred on a large urban area (known as the urban core). The census population count of the urban core is at least 10,000 to form a census agglomeration and at least 100,000 to form a census metropolitan area. To be included in the CMA or CA, other adjacent municipalities must have a high degree on integration with the central urban area, as measured by commuting flows derived from census place of work data. CMAs and CAs contain whole municipalities or Census Subdivisions.

A "**Rural**" area, for the purposes of this publication, is a centre with a population less than 10,000.

All data presented in this publication is based on Statistics Canada's 2006 Census area definitions.

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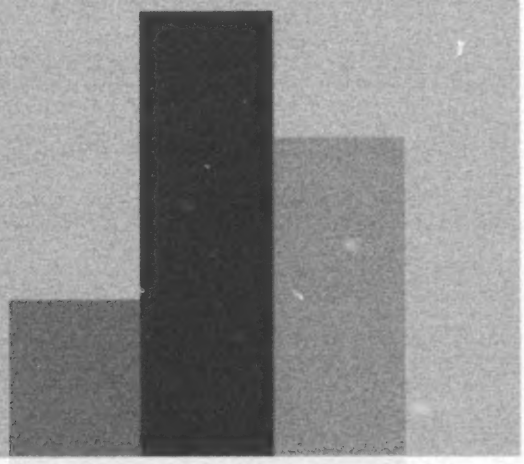

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- Condominium Owners Report
- Housing Information Monthly
- Housing Market Outlook, Canada
- Housing Market Outlook, Highlight Reports – Canada and Regional
- Housing Market Outlook, Major Centres
- Housing Market Tables: Selected South Central Ontario Centres
- Housing Now, Canada
- Housing Now, Major Centres
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